

EXHIBIT “D”

Hoti Realty Management

PO BOX 129, Pelham, NY 10803

Tel. (914) 381-0007 Fax (914) 381-2323 Cell 914-804-8200

Fax

To: Julie Andrews

From: Victor Dedvukaj

Fax: 877-379-1625

Pages:

Phone:

Date: October 21, 2008

Re:

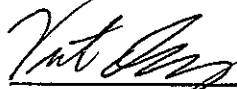
CC:

*** **Urgent** (**For Review** (**Please Comment** (**Please Reply** (**Please Recycle**

☐ **Comments**

Please use the insurance escrow of \$146,044.15 November's bill and tell me the difference that will be taken out of my account on November 6, 2008. Please remove the insurance escrow from my bill I will pay my own insurance like I have been paying. (see bill payed in full from BKB Insurance) I am getting better rates for next year already.

Thank You


Victor Dedvukaj

BKB INSURANCE AGENCY
1809 PAULDING AVENUE
BRONX, NY 10462
P.(718) 892-1000
F.(718) 892-6210

January 9, 2008

Hoti Enterprises L.P
8 Old Woods Way
Harrison NY 10528

For Properties Located At:

2995-3001 & 3002-3008 Avenue R
1859-1875, 1838-1856, 1843-1855, 1806-1834 & 1860-1878 Burnett Street
1805-1823 Stewart Street
2715-2719 & 2807-2819 Fillmore Avenue
1866-1879 Madison Place
Brooklyn NY 11229

<u>Date Issued</u>	<u>To Expire</u>	<u>Company</u>	<u>Coverage</u>	<u>Premium</u>
01/09/08	01/09/09	Tower Insurance Co of New York	Comm'l Pkg	\$86,510.96
01/09/08	01/09/09	Travelers Insurance Co	B & M	\$4,161.00
Total:				\$90,671.96

PREMIUM PAID IN FULL

Thank you for your business.



FAX COVER SHEET

BKB Service Agency, Inc.

1809 PAULDING AVE

BRONX, NY 10462

Tel (718) 892-1000

Fax (718) 892-6210

Send to:	From: PAUL
Attention: VICTOR	Date: 10-21
Fax Number: (914) 381-2323	Phone Number:

☐ Urgent ☐ Reply ASAP ☐ Please comment ☐ Please review ☐ For your information

Total pages, including cover:

Comments: 2

VICTOR,
INVOICE WAS FAXED TO JULIE
TODAY.

Please feel free to contact us with any questions

KeyBank Real Estate Capital
Insurance Department



November 17, 2007

Hoti Enterprises, L.P.
Attn: Victor Dedvukaj
8 Old Woods Drive
Harrison, NY 10528-0000

Re: Key Loan No: 010034850
Property: See Attached Sheet

Dear Borrower:

Thank you for allowing KeyBank Real Estate Capital to assist you with your mortgage needs. Your business is important to us and we are committed to helping you resolve any issues related to your loan.

Please read this letter carefully as it affects your loan. As a reminder, the referenced insurance policy expires as shown. The loan documents require you to provide the lender evidence of coverage prior to the expiration/cancellation of the policy. It is imperative that you provide to us the original insurance policy for new coverage or updated certificates or declaration pages for renewal coverage as soon as coverage is bound.

As a reminder, the mortgagee clause should read as follows:

KeyCorp Real Estate Capital Markets, Inc. d/b/a KeyBank Real Estate Capital as Master Servicer in trust for Wells Fargo Bank, N.A., as Trustee for the registered holders of GE Commercial Mortgage Corporation, Commercial Mortgage Pass-Through Certificates, Series 2007-C1

ATIMA

1717 Main St, Ste 1000
Dallas, TX 75201

Acceptable form of evidence may be a copy of the policy. If the policy is not available, acceptable evidence may be an Acord 28 (Evidence of Property) and an Acord 25 (Certificate of Liability).

The policy and/or certificates are subject to approval and must contain the information listed on the following page. Any deviation from the insurance requirements detailed in the loan documents must receive prior approval from Key. Please refer to your loan documents for special coverage that may be applicable.

Key does escrow for the premium of the policy. Please have invoices forwarded to us for processing. Please be sure to reference the Key loan number and the property address on the evidence of insurance, as well as on any related correspondence.

KeyBank Real Estate Capital
Insurance Department



Thank you for your attention to the above. Please disregard this reminder letter if the information requested has been forwarded.

Sincerely,
Amy Greene

Amy Greene
Insurance Escrow Specialist
Phone: 972-232-4247
Fax: 972-232-4364
Amy_R_Greene@keybank.com

P.S. Please forward a copy of this request to your insurance agent to ensure timely receipt of the evidence and avoid force placement of coverage.



Property: 1865 Burnett Street, Brooklyn, NY

<u>POLICY NO:</u>	<u>EXPIRATION DATE:</u>	<u>INS DESCRIPTION:</u>
CPP2702886	01/09/2008	PROPERTY INSURANCE
CPP27022886	01/09/2008	LOSS OF RENTS COVERAGE
CPP2702886	01/09/2008	TERRORISM
QCP0141425	01/09/2008	GENERAL LIABILITY

The policy and certificates must include the following items. Please refer to your Deed of Trust or Mortgage for details.

1. Effective dates of the policy
2. Property address(es)
3. Terrorism coverage is required for the property per the TRIEA 2005. Please include this coverage on the property policy.
4. Property coverage, limits and deductible.
5. Loss of rents coverage with no co-insurance, if applicable.
Show period of indemnity as required by your deed of trust or mortgage agreement.
6. Standard mortgagee clause
7. Mortgagee named as mortgageholder, additional insured for general liability and loss payee for rents or business income
8. Replacement cost endorsement on property coverage
9. Agreed amount endorsement on property coverage or no co-insurance
10. All Risk or Special Causes of Loss without wind/hail exclusions. If wind/hail is excluded on the property policy, a separate policy covering wind/hail for building and rents coverages must be obtained
11. Thirty (30) day written notice of cancellation or modification to mortgagee on property and liability coverage
12. Carrier is adequately rated as per the terms of the loan documents
13. Liability coverage (can be combination of general and umbrella liability) as described in your loan documents. See Loan Document for minimum limits required.
14. Boiler & Machinery coverage, if applicable
15. Flood, if property is located in flood zone A, V or X Shaded and/or Earthquake coverage, if property is located in Seismic Zone 3 or 4 with a PML of 20% or more.
16. Ordinance & Law (coverage A, B and C) are required if Property is a non-conforming use.